



The Informed Consumer

Consumer Affairs Branch e-newsletter
Fairfax County Department of Cable and Consumer Services

Winter 2015

Volume 7, Number 1

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- [Property Owners' and Condominium Association Resources](#)
- [Consumer Focus](#)
- [Your Community, You're Connected](#)

Tax Identity Theft & Impersonating IRS Officials Tops FTC Complaints in 2014

Tax-related identity theft was the most common form of identity theft reported to the Federal Trade Commission in 2014, while the number of complaints from consumers about criminals impersonating IRS officials was nearly 24 times more than in 2013, according to FTC statistics.



Tax identity theft typically happens when a scammer files a fraudulent tax return using a consumer's Social Security number in order to receive a refund. The year 2014 marks the fifth consecutive year in which tax-related identity theft topped the list of identity theft complaints, with tax identity theft accounting for nearly a third of all identity theft complaints.

IRS scams typically consist of an individual contacting a consumer by phone, claiming that they are an IRS agent and that the consumer owes the IRS money. The callers suggest to consumers that they pay by wiring money or loading money on a pre-paid debit card. The callers often threaten arrest or legal action, and their calls may appear to originate from Washington, D.C. phone numbers; scammers may even know a consumer's full or partial Social Security number, lending credibility to the scam. The nearly twenty-four-fold increase in complaints related to IRS impersonation indicate that scammers are using this technique against consumers across the country.

Consumers have tools to fight back against these pervasive scams. When it comes to tax identity theft, consumers' best defense is to file their taxes as early as possible to get ahead of scammers who may attempt to use their Social Security number to get a fraudulent refund. If a consumer is a victim of tax identity theft, they should contact the FTC to [file a complaint immediately](#) either online or by phone at 1-877-FTC-HELP, as well as contacting the IRS at 1-800-908-4490.

IRS impersonation scams prey on consumers' lack of knowledge about how the IRS contacts consumers. The IRS will never call a consumer about unpaid taxes or penalties – the agency typically contacts consumers via letter. If consumers get a call purporting to be from the IRS, they should never send money – once it's sent to the criminal, it is impossible to retrieve. They should instead hang up and report the scam to the FTC and to the Treasury Inspector General for Tax Administration at tigta.gov.

10 Ways to Avoid Fraud

Scam artists in the U.S. and around the world defraud millions of people each year. They use the phone, email, postal mail, and the internet to trick you into sending money or giving out personal information.

Here are 10 things you can do — or not — to stop a scam.

What to Do

Know who you're dealing with.

Try to find a seller's physical address (not a P.O. Box) and phone number. With internet phone services and other web-based technologies, it's tough to tell where someone is calling from. Do an online search for the company name and website, and look for reviews. If people report negative experiences, you'll have to decide if the offer is worth the risk. After all, a deal is good only if you get a product that actually works as promised.

Know that wiring money is like sending cash.

Con artists often insist that people wire money, especially overseas, because it's nearly impossible to reverse the transaction or trace the money. Don't wire money to strangers, to sellers who insist on wire transfers for payment, or to anyone who claims to be a relative or friend in an emergency and wants to keep the request a secret.

Read your monthly statements.

Scammers steal account information and then run up charges or commit crimes in your name. Dishonest merchants bill you for monthly "membership fees" and other goods or services without your authorization. If you see charges you don't recognize or didn't okay, contact your bank, card issuer, or other creditor immediately.

After a disaster, give only to established charities.

In the aftermath of a disaster, give to an established charity, rather than one that has sprung up overnight. Pop-up charities probably don't have the infrastructure to get help to the affected areas or people, and they could be collecting the money to finance illegal activity. For more donating tips, check out [ftc.gov/charityfraud](https://www.ftc.gov/charityfraud).

Talk to your doctor before you buy health products or treatments.

Ask about research that supports a product's claims — and possible risks or side effects. In addition, buy prescription drugs only from licensed U.S. pharmacies. Otherwise, you could end up with products that are fake, expired, or mislabeled — in short, products that could be dangerous to your health. Learn more about [buying health products online](#).

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Need Advice?

Consumer Specialists are available Monday through Friday from 8:00 a.m. to 4:30 p.m. for walk-in assistance and advice. Call 703-222-8435 or submit a question via e-mail consumer@fairfaxcounty.gov.

File A Complaint

File a complaint [online](#) or request a complaint form in the mail.

Search Complaint History

Research the [complaint history](#) of a company prior to completing a transaction.

Mark Your Calendars

National Consumer Protection Week
March 1-7, 2015

More information is available online:
www.ncpw.gov

In the Spotlight

[Your Community, Your Call](#)

Consumer Affairs Branch

12000 Government Center
Parkway, Suite 433
Fairfax, VA 22035
Phone: 703-222-8435
Fax: 703-324-3900
consumer@fairfaxcounty.gov

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10 Ways to Avoid Fraud (cont.)

What Not to Do

Don't send money to someone you don't know.

Not to an online seller you've never heard of — or an online love interest who asks for money. It's best to do business with sites you know and trust. If you buy items through an online auction, consider using a payment option that provides protection, like a credit card.

If you think you've found a good deal, but you aren't familiar with the company, [check it out](#). Type the company or product name into your favorite search engine with terms like "review," "complaint," or "scam." See what comes up — on the first page of results as well as on the later pages.

Never pay fees first for the promise of a big pay-off later — whether it's for a loan, a job, a grant or a so-called prize.

Don't agree to deposit a check and wire money back. By law, banks have to make funds from deposited checks available within days, but uncovering a fake check can take weeks. You're responsible for the checks you deposit: If a check turns out to be a fake, you're responsible for paying back the bank. No matter how convincing the story, someone who overpays with a check is almost certainly a scam artist.

Don't reply to messages asking for personal or financial information.

It doesn't matter whether the message comes as an email, a phone call, a text message, or an ad. Don't click on links or call phone numbers included in the message, either. It's called [phishing](#). The crooks behind these messages are trying to trick you into revealing sensitive information. If you got a message like this and you are concerned about your account status, call the number on your credit or debit card — or your statement — and check on it.

Don't play a foreign lottery.

It's illegal to play a foreign lottery. And yet messages that tout your chances of winning a foreign lottery, or messages that claim you've already won, can be tempting. Inevitably, you have to pay "taxes," "fees," or "customs duties" to collect your prize. If you must send money to collect, you haven't won anything.

National Consumer Protection Week 2015

[National Consumer Protection Week](#) is March 1-7, 2015. Fairfax County Consumer Affairs will be hosting outreach events and seminars throughout the week. A schedule of events will be online at www.fairfaxcounty.gov/consumer.

2015 Virginia General Assembly Session

The 2015 regular session of the Virginia General Assembly convened on Wednesday, January 14, 2015. Citizens of the Commonwealth of Virginia can take an active role in the legislative process. The Virginia General Assembly website offers online resources to keep the public informed. The [Legislative Information System](#) allows individuals to [follow the status of bills](#). To receive email notifications about specific bills, sign up for the free [Lobbyist-in-a-Box](#) service, and track up to five bills without charge. [Search](#) for proposed bills specifically related to common interest communities, the Property Owners' Association Act, or the Condominium Act. Volunteer leaders and members in common interest communities are encouraged to stay informed and engaged.

Your Community, Your Call Launches a New Name and New Ways to Engage!

The *Your Community, Your Call* program is changing its name to *Your Community, You're Connected*. The new name reflects our goal of providing educational programming to keep you connected to people and resources to help you effectively manage your communities. Changes also acknowledge how we communicate with one another through social media. When you tune in to the live program on March 10, 2015, you'll see a new program opening, hear a new theme song and will be able to join the conversation during the show by posting on the [Fairfax County Consumer Affairs Branch Facebook](#) page and tweeting on Twitter using our new hashtag #FFXYCYC! Of course, we still welcome your emails and calls during the show. We look forward to engaging with you on our next exciting program, *Your Community, You're Connected*.

Your Community, Your Call

The most recent *Your Community, Your Call* program, *Engaging in the Legislative Process* replays on Mondays at 8:00 p.m. on Fairfax County Government Channel 16 and is also available for viewing by [Video on Demand](#). Steve Moriarty, Attorney with Chadwick, Washington, Moriarty, Elmore and Bunn, PC and Ernie Lightfoot, Vice President and Co-Owner with American Management of Virginia, Inc. joined Michelle L. Thompson, the Fairfax County Homeowner and Condominium Association Liaison to share resources and guidance on how to get involved in the 2015 Virginia General Assembly Session.

Join us for our next exciting conversation, *Fair Housing is Everybody's Business* on Tuesday, March 10, 2015. Pete Philbin, attorney with Rees Broome, PC and Terry McGuire, Senior Vice President with Cardinal Management Group, Inc. will join Michelle L. Thompson as guests on the program. Guests will discuss laws and best practices to help you maintain compliance with Fair Housing laws in your communities.

2015 Washington Metropolitan Chapter Community Associations Institute

The Washington Metropolitan Chapter Community Associations Institute (WMCCAI) will host its annual [Conference & Expo, It's Your Move!](#) on March 7, 2015 from 8 a.m.- 5 p.m. at the Walter E. Washington Convention Center, Hall B, 801 Mount Vernon Place NW, Washington, D.C. 20001. For more information, visit the [WMCCAI Expo & Conference Registration Page](#).